

DEC 28 2001

FILED

CAUSE NO. AR-1452

2. The Department is the agency of the State of Nebraska charged with licensing insurance producers and brokers.

3. On or about November 19, 2001, the Petition and Notice of Hearing were served upon Respondent by mailing the same to her address of record by certified mail, return receipt requested. The envelope containing the Petition and Notice of Hearing was returned to the Department with a "Moved, Left No Address" stamped on the envelope. See Exhibit 2.

4. On or about November 13, 2001, Beverly Creager, the Administrator of the Licensing Division of the Department, received a copy of a Stipulation to Surrender Insurance Producer License for Revocation from the State of Colorado. No reason is given for the revocation in the Order other than the Respondent consented to the revocation.

5. On November 8, 2001, Beverly Creager, Administrator for the Licensing Division of the Department, received a copy of a consent order Respondent entered into with the Commonwealth of Pennsylvania in which Respondent agreed to revocation of her Pennsylvania insurance producer's license for falsely reporting on her application that she had not been convicted of any crime. Respondent had, in fact, been convicted of deposit account fraud on or about January 19, 1996 and was ordered to make restitution.

6. A document attached to Exhibit 2 shows Respondent's application for a non-resident license in Nebraska. On this application, Respondent marked that she had not been convicted of any crimes to the question on page 3, number 1.

CONCLUSIONS OF LAW

1. The Department has jurisdiction and control over the licensing of Respondent to sell insurance in the State of Nebraska pursuant to Neb. Rev. Stat. §44101.01 and §44-4047 et seq.

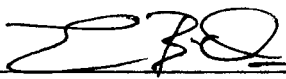
2. The Department has personal jurisdiction over Respondent.
3. Respondent violated Neb. Rev. Stat. §44-4059(1)(i).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's non-resident insurance producer's license be revoked.

Dated this 26 day of December, 2001.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE




HEARING OFFICER

CERTIFICATE OF ADOPTION

I have reviewed the foregoing Findings of Fact, Conclusions of Law, and Recommended Order and hereby certify that the Recommended Order is adopted as the official and final Order of this Department in the matter of the State of Nebraska Department of Insurance v. Helen D. Starks, Cause No.: AR-1452.

Dated this 28th day of December, 2001.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



L. TIM WAGNER
Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Findings of Fact, Conclusions of Law, Recommended Order and Order was served upon Respondent by mailing a copy to

Respondent at 4407 Standish Drive, Fort Wayne, IN 46806 by certified mail, return
receipt requested and U.S. Mail, postage prepaid, on this 28th day of December,
2001.

Stacey M. Buehner